

I Claim:

1. The method of a queen number is made up of the Routing number, transit number and PYN. The Jones number (secondary number) is a Serial or an ATV number.

2. The methods of making payments with Disposable Financial Tools and the way in which they work.

Sleek check works 50% like a check and 50 % like a credit card.

The payee does not endorse it, neither deposit it.

A Sleek G card, the cashier can see how many times the card has been used and total amount used.

The cashier cannot exceed the amount written on the Sleek G, if the primary holder activates it, using Checkact.

When a IEIcard holder making a web purchase, the purchaser himself is the one that makes the charges or request for payment with the IEIcard issuer or lender on behalf of the Licensee or merchant. The merchant does not store up IEIcard Queen or Jones numbers and does not have any access to the secondary numbers on the lender or IEIcard system web site.

IEIcard ISP is used for quarterly billing, any time one is used, the holder will be billed automatically three (3) times for the same amount.

3. The method of an IEIcard web template, purchaser can view the merchant license number, phone number and address, to see if it is genuine.

4. The method of processing Disposable financial tools using a control function, that when secondary numbers gain access, process and approved, they become disabled and altered or drop off or lock and exile automatically from the network, as a built in safety. In order to prevent a DFT with the same sets of secondary number from gaining access to the network again.

5. **Disposable Financial Tools (DFT) or Yfee.** Financial tools that have a single working life, when used to make a purchase or other transaction, it cannot be reused to make another purchase or redeposit.